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chusetts. While the origin of the main principles of this sub-topic of carriers lies in the distant past, and the major doctrines have, for the most part, been thoroughly crystallized, nevertheless the constantly increasing facility for urban transportation, and the corresponding multiplication of accidents, have given rise to a host of modern "border-line" cases. The author states that "practically every case of importance (in the United States and State reports) finds a place in this volume." Granting this to be true, one cannot help speculating as to how long such a book will be possible—especially when it is considered that there are probably more cases on this division of the law in New York alone, yearly, than there were in all the long period of the English stage-coach, where, as we understand it, many of its fundamental theories were formulated. However this may be, Clark's Accident Law of Street Railways will for some time to come, at least, be of great practical value to the profession, especially to its younger members. G. S. A.

*The National Bank Act, with All its Amendments Annotated and Explained.* By John M. Gould. Little, Brown & Co., Boston, 1904. Buckram, pages 288.

The fact that more than seven hundred titles appear in the table of cases cited in this book is suggestive of how important this branch of the law has become in modern litigation. The volume contains the provisions of the National Bank Act of 1864, with all the amendments, including those of 1903, inserted in their proper places. The sections of the Act are taken up *seriatim*, each one being given a black-letter heading, and followed by cross references, explanatory notes and citations to the adjudged cases on the particular point of law involved. Among those sections upon which the annotation is especially thorough may be noted those dealing with "Penalty for Unlawful Interest," "Personal Liability of Shareholders," "Taxation" and "Penalty for Official Malfeasance." The appendix contains the constitution of the American Bankers' Association, and the constitutions and rules of the clearing houses of the cities of New York, Boston and Chicago. The work will be of much practical value, not only to the lawyer, but to any one whose business brings him into contact with banks and banking. W. D. E.

*Vance on Insurance.* By William Reynolds Vance, Professor of Law in the George Washington University, Washington, D. C. Hornbook Series. West Publishing Co., St. Paul, Minn, 1904. Sheep, pages 683.

The law of insurance has, because of its modern origin, offered to the bench an unparalleled opportunity for the exercise of individual reasoning and judgment, necessarily not based